

Fill in this information to identify the case: Document Page 1 of 6

Debtor 1 Janet M. Pietrobone

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 20-11047

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC BANK, N.A.

Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account:

9 3 7 0

**Date of payment change:**

Must be at least 21 days after date of this notice

03/01/2021

**New total payment:**

\$ 526.38

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 199.55

New escrow payment: \$ 220.03

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Janet M. Pietrobone Case number (if known) 20-11047  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

X/s/ Vicki Pringle

Signature

Date 01/14/2021

Print: Vicki Pringle Title Default Support Specialist  
First Name Middle Name Last Name

Company PNC BANK, N.A.,

Address 3232 Newmark Drive  
Number  Street   
Miamisburg OH 45342  
City  State  ZIP Code

Contact phone 886-764-0659 Email bankruptcy@pnc.com

PROPERTY ADDRESS:

365 HAZEL ST

READING, PA 19611

JANET PIETROBONE  
365 HAZEL ST  
READING PA 19611-2054

**CURRENT MONTHLY MORTGAGE PAYMENT**

Principal & Interest	306.31
Escrow	199.55
Total Payment	505.86

**NEW PAYMENT INFORMATION**

Principal & Interest	306.31
Escrow	201.55
Prorated Escrow Shortage	18.52
<b>Total Payment</b>	<b>526.38</b>
<b>New Payment Effective Date</b>	<b>03/01/21</b>

**COMING YEAR ESCROW PROJECTION**

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

**ANTICIPATED ESCROW DISBURSEMENT**

COUNTY TAX	\$1,105.35
TAXES	\$425.23
HAZARD INS	\$888.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$2,418.58</b>
DIVIDED BY 12 MONTHS	
MONTHLY ESCROW DEPOSIT	\$201.55

MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
		BEGINNING BALANCE		806.33	1,105.35
March	201.55			1,007.88	1,306.90
April	201.55	COUNTY TAX	1,105.35	104.08 *	403.10 **
May	201.55			305.63	604.65
June	201.55			507.18	806.20
July	201.55			708.73	1,007.75
August	201.55	SCHOOL TAX	425.23	485.05	784.07
September	201.55			686.60	985.62
October	201.55			888.15	1,187.17
November	201.55			1,089.70	1,388.72
December	201.55			1,291.25	1,590.27
January	201.55	HAZARD INS	888.00	604.80	903.82
February	201.55			806.35	1,105.37

\* The projected escrow balance at the low point.

\*\* The lowest balance the escrow account should attain during the projected period.

**CALCULATION OF ESCROW ADJUSTMENT**

BEGINNING PROJECTED BALANCE	\$806.33
BEGINNING REQUIRED BALANCE	\$1,105.35
<b>ESCROW SHORTAGE</b>	<b>\$222.27</b>

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

MORE INFORMATION ON REVERSE SIDE

**IMPORTANT MESSAGES**

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. **Do NOT send cash by mail.**

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.



**INTERNET REPRINT**  
**ESCROW SHORTAGE COUPON**

Account Number: [REDACTED] Shortage Amount: \$222.27

Customer Name: JANET PIETROBONE

PNC BANK  
PO BOX 6534  
CAROL STREAM IL 60197-6534

If you wish to pay the shortage amount in full, please mail a check for the shortage amount, along with this coupon, in the envelope provided. When paying your escrow shortage, please do not make your payment via electronic on-line banking, as it will not be applied directly to escrow. Payment should be remitted no later than 15 business days after receipt of this notification. Your new monthly mortgage payment will be reduced to \$507.86 once you pay the shortage amount. **In order to avoid a delay in the processing of your payment, please DO NOT include your mortgage payment with the shortage payment.**

This is a copy of your escrow shortage coupon. If you cannot find your original statement, please contact Customer Service at 800-822-5626 to request a new statement or click the link above to pay your escrow shortage online. Please DO NOT print and mail a copy of this coupon with your payment, because it may cause a delay in the posting of your payment.

LOAN NUMBER: [REDACTED]

DATE: January 5, 2021

Your projected escrow balance as of 02/28/21 is \$806.33. Your required beginning escrow balance, according to this analysis, should be \$1,105.35. This means you have a shortage of \$222.27. We have divided the shortage interest-free, over 12 months. If you choose to pay the shortage in full, then your new monthly mortgage payment will be reduced to \$507.86.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$403.10, as it does in April. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

### **Projected Activity from the Previous Analysis**

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
<b>BEGINNING BALANCE</b>				
06/20		199.55		399.08
07/20		199.55		598.63
08/20	SCHOOL TAX	199.55	425.23	798.18
09/20		199.55		572.50
10/20		199.55		772.05
11/20		199.55		971.60
12/20		199.55		1,171.15
01/21		199.55		1,370.70
02/21		199.55		1,570.25
03/21		199.55		1,769.80
04/21	COUNTY TAX	199.55	1,105.35	1,969.35
05/21	HAZARD INS	199.55	864.00	1,063.55
<b>TOTAL</b>		<b>2,394.60</b>		<b>399.10 **</b>

### **Account History**

This is a statement of actual escrow account activity from May 2020 through February 2021. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$505.86 of which \$306.31 was your Principal and Interest payment and \$199.55 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
<b>BEGINNING BALANCE</b>				
05/20	HAZARD INS		888.00	-1,492.90
08/20		1,366.89	*	-1,492.90
09/20		224.81		-126.01
11/20	SCHOOL TAX	224.81	425.23 *	98.80
12/20		199.55		-101.62
01/21	HAZARD INS	1,396.85 e	888.00 *e	97.93
02/21		199.55 e		606.78
<b>TOTAL</b>		<b>3,612.46</b>		<b>806.33</b>

\* Indicates a difference from projected activity either in the amount or the date.

\*\* Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at [pnc.com/homehq](http://pnc.com/homehq) to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

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**Disclosure on Cancellation of Mortgage Insurance Premium (MIP)**

You may have the option to cancel annual MIP in advance of the projected amortization date by making additional payments of Mortgage principal. To inquire about loan qualifications for early termination of MIP, send in a written request to the address listed below, or contact Customer Service.

 Call Customer Service at 1-800-822-5626, Monday-Thursday, 8:00 a.m. - 9:00 p.m. and Friday 8:00 a.m. - 5:00 p.m. ET,

 or send a written request to the address on the statement

PNC Bank

P.O. Box 8736

ATTN: Mortgage Insurance Department - B6-YM13-01-5

Dayton, Ohio 45401-8736.

UNITED STATES BANKRUPTCY COURT  
FOR THE **Eastern District of Pennsylvania**  
**(Reading)**

IN RE <b>Janet M. Pietrobone</b>	Case No. <b>20-11047</b> Judge Patricia M. Mayer Chapter 13
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CERTIFICATE OF SERVICE OF  
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on January 14, 2021, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: **JOHN A. DIGIAMBERARDINO**  
Trustee: **SCOTT F. WATERMAN**  
Office of the United States Trustee

Further, I certify that, on January 14, 2021, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

**Janet M. Pietrobone**                    365 Hazel St. Reading, PA 19611

By: /s/ Vicki Pringle  
Vicki Pringle  
PNC Bank, N.A.  
3232 Newmark Drive  
Miamisburg Ohio 45342  
866-754-0659